

Fill in this information to identify the case:

Debtor 1 _____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: _____

Court claim no. (if known): _____

Last 4 digits of any number you use to
identify the debtor's account: _____

Date of payment change:

Must be at least 21 days after date
of this notice

____/____/____

New total payment:

Principal, interest, and escrow, if any

\$ _____

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Melissa A. Epler

Signature

Date ____/____/____

Print:

First Name

Middle Name

Last Name

Title

Company

Address

Number

Street

City

State

ZIP Code

Contact phone (____) ____-____

Email _____

STATEMENT OF ACCOUNT

LYNN R COX
1204 HARRISON ST
PHILA, PA 19124-2910

Account Number:
Statement Period From: 07/31/2020
Statement Period Through: 08/30/2020
Days in Statement Period 31
Current Balance 30,240.10
Credit Line Amount: 0.00
Available Credit 0.00

Minimum Payment:	266.68
Payment Due Date:	09/22/2020

IMPORTANT MESSAGES

Principal Due	\$125.91	Beginning Balance	\$30,467.75
INTEREST CHARGE Due	\$140.77	Advances	\$0.00
Past Due Amount	\$0.00	Payments Received	\$368.42
Late Charges Due	\$0.00	INTEREST CHARGE	140.77
Total Minimum Payment Due	\$266.68	Ending Balance	\$30,240.10

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	07/31/2020	Periodic INTEREST CHARGE	\$140.77
Periodic Rate Through	08/30/2020	ANNUAL PERCENTAGE RATE	5.5000
Payment Amount	266.68		
Daily Periodic Rate*	.0001502732		
Balance Subject to Interest Rate	\$30,217.63	Ending Principal	\$30,099.33
* The daily periodic rate may vary			

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	07/31/2020	BEGINNING PRINCIPAL		30,326.06
08/11/2020	08/10/2020	PAYMENT RECEIVED - THANK YOU	268.42	30,199.33
		TO PRINCIPAL	126.73	
		** INTEREST CHARGE **	141.69	
08/24/2020	08/24/2020	PAYMENT RECEIVED - THANK YOU	100.00	30,099.33
		TO PRINCIPAL	100.00	
	08/30/2020	ENDING PRINCIPAL		30,099.33
***** FEES *****				
		TOTAL FEES THIS PERIOD	0.00	
***** INTEREST CHARGED *****				
		TOTAL INTEREST THIS PERIOD	140.77	
***** 2020 TOTALS YEAR-TO-DATE *****				
		TOTAL FEES CHARGED	50.00	
		TOTAL INTEREST CHARGED	809.53	

Please return this portion with your check

Account Number	Due Date	Payment Due	Amount Enclosed
	09/22/2020	266.68	

LYNN R COX
1204 HARRISON ST
PHILA, PA 19124-2910

Make Check Payable To:

SANTANDER BANK, N.A.
P.O. BOX 16255
READING, PA 19612-6255

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:
Lynn Cox

Chapter #13
Case No. 20-12774
Honorable Ashely M. Chan

Debtor

CERTIFICATE OF SERVICE

I, Melissa A. Epler of Santander Bank, N.A., do hereby certify that on September 1, 2020, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 1st day of September, 2020.

Melissa A. Epler

Melissa A. Epler
Santander Bank, N.A.
Bankruptcy Administrator
450 Penn Street
Reading, PA 19602
(610) 401-9312
Email: DeftBkr@santander.us

VIA US MAIL

Lynn Cox
1204 Harrison Street
Philadelphia, PA 19124

VIA ECF

William C. Miller
P.O. Box 1229
Philadelphia, PA 19105

David M. Offen
DMO160WEST@GMAIL.COM